

AMENDMENT

Please amend the above-identified application as follows:

Amendments to the Claims:

The listing of claims will replace all prior versions, and listings, of claims in the application:

Listing of Claims:

1. (Currently Amended) A method for check settlement, the method comprising:

~~a merchant's receiving, by a merchant,~~ a check from a customer;

~~entering, by the merchant,~~ check settlement information as digital data stored in computer memory; ~~and~~

~~printing, at a point of sale,~~ the check settlement information on the check; ~~and~~

~~depositing, by the merchant, the check in the merchant's depository bank.~~

2. (Currently Amended) The method of claim 1 further comprising ~~depositing the check and~~ settling the check with no need to repeat the steps of entering and printing the check settlement information.

3. (Original) The method of claim 1 wherein check settlement information comprises merchant endorsement information and check-specific information.

4. (Original) The method of claim 1 wherein entering check settlement information comprises entering merchant endorsement information before receiving a check and entering check-specific information upon receiving a check.
5. (Original) The method of claim 1 wherein printing the check settlement information comprises printing the check settlement information in a font used for check settlement.
6. (Original) The method of claim 5 wherein the font is a MICR font, and printing the check settlement information comprises printing the check settlement information in magnetic ink.
7. (Original) The method of claim 5 wherein the font is an OCR font, and printing the check settlement information comprises printing the check settlement information in non-magnetic ink.
8. (Currently Amended) A system for check settlement, the system comprising:

means for entering, by a merchant, check settlement information as digital data stored in computer memory; and

means for printing, at a point of sale, the check settlement information on the check; and

means for depositing, by the merchant, the check in the merchant's depository bank.

9. (Currently Amended) The system of claim 8 further comprising means for depositing the check and means for settling the check with no need to repeatedly utilize the means for entering and means for printing the check settlement information.
10. (Original) The system of claim 8 wherein check settlement information comprises merchant endorsement information and check-specific information.
11. (Original) The system of claim 8 wherein means for entering check settlement information comprises means for entering merchant endorsement information before receiving a check and means for entering check-specific information upon receiving a check.
12. (Original) The system of claim 8 wherein means for printing the check settlement information comprises means for printing the check settlement information in a font used for check settlement.
13. (Original) The system of claim 12 wherein the font is a MICR font, and means for printing the check settlement information comprises means for printing the check settlement information in magnetic ink.

14. (Original) The system of claim 12 wherein the font is an OCR font, and means for printing the check settlement information comprises means for printing the check settlement information in non-magnetic ink.
15. (Currently Amended) A computer program product for check settlement, the computer program product comprising:
 - a recording medium;
 - means, recorded on the recording medium, for entering, by a merchant, check settlement information as digital data stored in computer memory; and
 - means, recorded on the recording medium, for printing, at a point of sale, the check settlement information on the check; and
 - means, recorded on the recording medium, for depositing, by the merchant, the check in the merchant's depository bank.
16. (Currently Amended) The computer program product of claim 15 further comprising ~~means, recorded on the recording medium, for depositing the check~~ and means, recorded on the recording medium, for settling the check with no need to repeatedly utilize the means for entering and means for printing the check settlement information.
17. (Original) The computer program product of claim 15 wherein check settlement information comprises merchant endorsement information and check-specific information.

18. (Original) The computer program product of claim 15 wherein means for entering check settlement information comprises means, recorded on the recording medium, for entering merchant endorsement information before receiving a check and means, recorded on the recording medium, for entering check-specific information upon receiving a check.
19. (Original) The computer program product of claim 15 wherein means for printing the check settlement information comprises means, recorded on the recording medium, for printing the check settlement information in a font used for check settlement.
20. (Original) The computer program product of claim 19 wherein the font is a MICR font, and means for printing the check settlement information comprises means, recorded on the recording medium, for printing the check settlement information in magnetic ink.